

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

KEITH S MITCHELL
ROSEANNE MITCHELL
Debtor(s)

Case No. 07-13890

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/02/2007.
- 2) The plan was confirmed on 10/24/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/18/2008, 12/17/2010, 07/22/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/10/2009, 10/14/2010, 04/19/2011, 02/23/2012.
- 5) The case was dismissed on 03/09/2012.
- 6) Number of months from filing to last payment: 48.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$45,619.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$38,431.50
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$38,431.50**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,011.05
Other	\$374.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,885.05**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT	Unsecured	242.85	NA	NA	0.00	0.00
AMERICAN AIRLINES CU	Unsecured	NA	NA	NA	0.00	0.00
AMERICAN AIRLINES CU	Unsecured	NA	NA	NA	0.00	0.00
AMERICAN AIRLINES CU	Secured	NA	NA	NA	0.00	0.00
AMERICAN AIRLINES CU	Secured	1,933.53	993.37	993.37	993.37	292.72
AMERICAN AIRLINES CU	Secured	5,155.24	5,155.24	2,422.55	2,422.55	1,893.77
AMERICAN AIRLINES CU	Secured	26,440.64	26,440.64	26,440.64	23,470.61	0.00
AMERICAN AIRLINES CU	Secured	NA	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	NA	986.38	986.38	0.00	0.00
AMERICASH LOANS	Unsecured	1,017.25	5,641.36	5,641.36	0.00	0.00
BOLINGBROOK HEALTHCARE ASSOC	Unsecured	154.00	NA	NA	0.00	0.00
BROOKVILLE MEDICAL	Unsecured	152.89	NA	NA	0.00	0.00
BULGER RJOWSKI & DILLON MD	Unsecured	77.06	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	NA	2,023.37	2,023.37	0.00	0.00
CERTEGY PAYMENT RECOVERY INC	Unsecured	75.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	693.00	693.81	693.81	0.00	0.00
CITY OF NAPERVILLE	Unsecured	90.00	NA	NA	0.00	0.00
COLLECTION CONNECTION	Unsecured	61.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	NA	1,613.69	1,613.69	0.00	0.00
DELL FINANCIAL SERVICES	Secured	500.00	447.47	447.47	447.47	42.18
DIRECT TV	Unsecured	250.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	3,108.00	3,108.60	3,108.60	0.00	0.00
EAST BAY FUNDING	Secured	1,000.00	1,000.00	1,000.00	1,000.00	133.67
ECAST SETTLEMENT CORPORATION	Unsecured	2,823.00	2,966.20	2,966.20	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,794.00	2,568.17	2,568.17	0.00	0.00
EDWARDS HOSPITAL	Unsecured	103.00	NA	NA	0.00	0.00
EMERGENCY HEALTHCARE PHYS	Unsecured	219.00	NA	NA	0.00	0.00
EVANSTON NORTH SUBURBAN NEO	Unsecured	66.54	NA	NA	0.00	0.00
FUTURE DIAGNOSTICS GROUP	Unsecured	65.08	NA	NA	0.00	0.00
HIDDEN LAKES DENTAL CARE	Unsecured	48.60	73.60	73.60	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HINSDALE HOSPITAL	Unsecured	185.46	NA	NA	0.00	0.00
ILLINOIS TOLLWAY	Unsecured	1,509.40	258.10	258.10	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	579.50	579.50	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,900.00	2,149.42	2,149.42	0.00	0.00
JOSEPH R KARCAVICH MD	Unsecured	213.18	NA	NA	0.00	0.00
JP MORGAN CHASE NA	Secured	NA	NA	NA	0.00	0.00
JP MORGAN CHASE NA	Secured	3,000.00	2,084.22	2,084.22	1,850.11	0.00
KROGER CHECK RECOVERY CENTER	Unsecured	251.57	NA	NA	0.00	0.00
MALCOLM S GERALD	Unsecured	185.00	NA	NA	0.00	0.00
MEIJER	Unsecured	78.00	NA	NA	0.00	0.00
MIDWEST SERVICES & SEALCOATIN	Unsecured	75.40	NA	NA	0.00	0.00
NAPERVILLE COURTERY PLUMBING	Unsecured	652.50	NA	NA	0.00	0.00
NAPERVILLE POLICE DEPT	Unsecured	30.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	2,183.00	2,132.89	2,132.89	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	8,923.00	8,923.24	8,923.24	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,800.00	2,088.13	2,088.13	0.00	0.00
QUEST DIAGNOSTIC	Unsecured	173.00	NA	NA	0.00	0.00
QUINLAN & FABISH	Unsecured	521.18	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	4,771.00	4,771.99	4,771.99	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	NA	3,189.92	3,189.92	0.00	0.00
SBC AMERITECH CORP	Unsecured	430.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	3,362.42	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	1,315.00	1,315.15	1,315.15	0.00	0.00
TEK COLLECT CORP	Unsecured	77.00	NA	NA	0.00	0.00
THE CHICAGO DEPT OF REVENUE	Unsecured	100.00	NA	NA	0.00	0.00
VILLAGE OF BOLINGBROOK	Unsecured	95.00	NA	NA	0.00	0.00
WALMART	Unsecured	70.90	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL BANK	Unsecured	148.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	877.00	885.61	885.61	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$28,524.86	\$25,320.72	\$0.00
Debt Secured by Vehicle	\$3,415.92	\$3,415.92	\$2,186.49
All Other Secured	\$1,447.47	\$1,447.47	\$175.85
TOTAL SECURED:	\$33,388.25	\$30,184.11	\$2,362.34
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,149.42	\$0.00	\$0.00
TOTAL PRIORITY:	\$2,149.42	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$43,819.71	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,885.05</u>
Disbursements to Creditors	<u>\$32,546.45</u>

TOTAL DISBURSEMENTS : **\$38,431.50**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/10/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.